

Information to identify the case:			
Debtor 1:	Yvette Holmes		Social Security number or ITIN: xxx-xx-5446
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 1/17/22
Case number:	22-10367-VFP		Date case converted to chapter: 7 7/18/22

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Yvette Holmes	
2. All other names used in the last 8 years	aka Yvette Galarza	
3. Address	290- 290a Bergen Street Newark, NJ 07103	
4. Debtor's attorney Name and address	Michelle Labayen Law Office of Michelle Labayen 24 Commerce Street Suite 1300 Newark, NJ 07102	Contact phone 973-622-1584 Email: michelle@labayenlaw.com
5. Bankruptcy trustee Name and address	David Wolff Law Offices of David Wolff LLC 396 Route 34 Matawan, NJ 07747	Contact phone 732-566-1189

For more information, see page 2 >

Debtor **Yvette Holmes**

Case number **22-10367-VFP**

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 7/19/22
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	August 15, 2022 at 09:30 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>		
<p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
Deadline to object to exemptions:		
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
Filing deadline: 30 days after the conclusion of the meeting of creditors		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Yvette Holmes
Debtor

Case No. 22-10367-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 19, 2022

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2022:

Recip ID	Recipient Name and Address
db	Yvette Holmes, 290- 290a Bergen Street, Newark, NJ 07103
519486305	+ Equiant/Thousand Trails, Attn: Bankruptcy, 500 N Juniper Dr, Ste 100, Chandler, AZ 85226-2525
519486309	+ Hill Wallack LLP, 21 Roszel Road, PO Box 5226, Princeton, NJ 08543-5226
519486311	Luis Rodriguez, 651 Pleasant Valley Way, Rahway, NJ 07065
519486315	+ State of New Jersey, Department of Taxation, P.O. Box 448, Trenton, NJ 08646-0448
519528087	State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0245
519538148	Wilmington Savings Fund Society, FSB et al, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: michelle@labayenlaw.com	Jul 19 2022 20:48:00	Michelle Labayen, Law Office of Michelle Labayen, 24 Commerce Street, Suite 1300, Newark, NJ 07102
tr	+ EDI: BDWOLFF.COM	Jul 20 2022 00:53:00	David Wolff, Law Offices of David Wolff LLC, 396 Route 34, Matawan, NJ 07747-7116
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 19 2022 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 19 2022 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519497268	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 19 2022 20:49:00	CCAP Auto Lease LTD, P.O. Box 961275, Fort Worth, TX 76161-0275
519486301	+ Email/Text: bankruptcy.notifications@fisglobal.com	Jul 19 2022 20:49:00	Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703
519486302	+ EDI: CITICORP.COM	Jul 20 2022 00:53:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519486312	+ EDI: CITICORP.COM	Jul 20 2022 00:53:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
519489564	EDI: DISCOVER.COM	Jul 20 2022 00:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519486303	+ EDI: DISCOVER.COM	Jul 20 2022 00:53:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519486304	+ Email/Text: EBN@edfinancial.com	Jul 19 2022 20:48:00	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
519515371	+ Email/Text: EBN@edfinancial.com	Jul 19 2022 20:48:00	Edfinancial on behalf of US Dept. of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
519486306	+ MEBN		

District/off: 0312-2

User: admin

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Date Rcvd: Jul 19, 2022

Form ID: 309A

Total Noticed: 32

519486307	^ MEBN	Jul 19 2022 20:47:24	Equifax, POB 740241, Atlanta, GA 30374-0241
519486308	Email/Text: collecadminbankruptcy@fnni.com	Jul 19 2022 20:47:52	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
519493647	Email/Text: collecadminbankruptcy@fnni.com	Jul 19 2022 20:48:00	First National Bank, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103
519486310	+ EDI: IRS.COM	Jul 19 2022 20:48:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3129, Omaha Ne 68197
519536172	Email/PDF: resurgentbknofications@resurgent.com	Jul 20 2022 00:53:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519512739	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 19 2022 20:59:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519486314	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 19 2022 20:48:00	MEB LOAN TRUST IV, c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519538810	+ Email/Text: bncmail@w-legal.com	Jul 19 2022 20:49:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
519486317	Email/Text: DASPUBREC@transunion.com	Jul 19 2022 20:49:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519486316	+ EDI: WTRRN BANK.COM	Jul 19 2022 20:48:00	TransUnion, 555 W. Adams Street, Chicago, IL 60661
519486318	+ EDI: WFHOME	Jul 20 2022 00:53:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
519493336	EDI: WFCCSBK	Jul 20 2022 00:53:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
		Jul 20 2022 00:53:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519486313		MEB Loan Trust IV, 695 Cross Street, Suite 277, NJ 08704
519512947	*+	MEB LOAN TRUST IV, c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519493337	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519501417	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2022

Signature: /s/Gustava Winters